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NO. 638 P. 4

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App. No. 10/716,802
Amdt. Dated November 21, 2005
Reply to Office Action of September 21, 2005
Atty. Dkt. No. 8591-111

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: **GIRALDIN, ET AL.**

Title: **CASHLESS SPENDING SYSTEM AND METHOD**

Appl. No.: **10/716,802**

Filing Date: **November 18, 2003**

Examiner: **Daniel A. Hess**

Art Unit: **2876**

CERTIFICATE OF MAILING BY FACSIMILE
Date of Deposit November 21, 2005

I hereby certify that this correspondence is being facsimile transmitted on the date indicated above to the MAIL STOP AF, Commissioner for Patents, P.O. BOX 1450, Alexandria, VA 22313-1450 at telephone No. (571) 273-6300.

Bernard L. Kleindecker
(Printed Name)


(Signature)

REPLY AND AMENDMENT

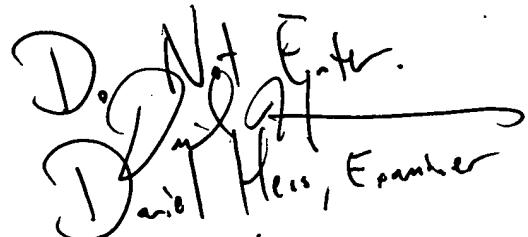
MAIL STOP AF
Commissioner for Patents
P.O. BOX 1450
Alexandria, VA 22313-1450.

Sir:

In response to the Office Action mailed on September 21, 2005, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 12 of this paper.


11/25/2005

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